

# Banking fees guide

## Discovery Bank **Purple** Suite

Effective from 10 November 2023



### The suite spot

Get the best service and rewards for your good banking behaviour with a **full banking suite**.

You get an enhanced state-of-the-art **credit card** that's interest free (for selected transactions) for up to 55 days, paired with a day-to-day **transaction account** that lets you bank on your own terms. You also get a single credit facility that lets you decide how to manage your credit, as well as **comprehensive benefits** – all for a **single monthly fee**.

You'll also enjoy getting financially healthier with **Vitality Money**. Save more and pay less with interest rates that flex based on your banking behaviour. Plus, boost your Vitality Health rewards<sup>1</sup> like never before with up to 75% off local and international flights<sup>2</sup>, and up to 75% back on HealthyFood. You can also save on accommodation and car hire.



CREDIT CARD	VISA INFINITE
Fee structure	Bundled fee
Monthly account fee	R455
Monthly Vitality Money premium	R75
Monthly single credit facility fee	R69
Total monthly account fee	R599
Annual card fee	R3,250
Business class flight balance requirement <sup>3</sup>	Average monthly positive balance of at least R250,000
Monthly additional and secondary physical cards (optional)	First five cards free, then R80 a card
Monthly additional virtual cards (optional)	Free
Monthly additional transaction and credit card accounts (optional)	R40
Once-off single credit facility initiation fee	R150 if the limit is less than R2 000, else R185
Cash withdrawals: local ATM	Unlimited
Cash withdrawals: local point of sale <sup>4</sup>	Unlimited
Cash withdrawals: international ATM	Unlimited
Debit orders	Unlimited
Digital payments	Unlimited
Real-time payments (Discovery Instant Pay and PayShap)	30 free. Thereafter, R100 or less: R1; R100+ to R1,500: R5; R1,500+: 0.4% of the amount, capped at R30
Discovery Pay (Contact Payments and Health Pay) payments	Unlimited
Prepaid products and services purchases	Unlimited
Point-of-sale purchases: local and international <sup>5</sup>	Free
Cash deposits at Pick n Pay and Boxer stores	R19.95 per R5,000
Inter-account transfers	Free
Balance enquiry at ATM	Free
Payment notifications	Free
Own account notifications	Free
Returned debit orders	R10 for the first four in a 12-month period, R100 each thereafter
Declined transactions	Free
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R100 per transaction
Card replacement fee	One free, R200 each thereafter
Forex Accounts and foreign currency transactions	See <a href="#">Discovery Bank Forex Accounts and foreign transactions fees guide</a>

<sup>1</sup>If you have Vitality Money only, you qualify for up to 40% off local and international flights, and up to 50% back on qualifying HealthyFood purchases. <sup>2</sup>You qualify for six one-way local flights or three return local flights a year, and two return economy international bookings each year. This benefit applies to only the primary account holder. <sup>3</sup>Maintained over the 12 months before booking. Measured across accounts, but excluding any accounts with negative balances, unless these accounts are in arrears. See the international flight

for terms and conditions. Applicable to only one return international flight a year. <sup>4</sup>You can withdraw money at Pick n Pay, Checkers and Shoprite outlets, and selected Spar stores. Withdrawal amount limits may vary from one merchant to another. <sup>5</sup>Purchases include in-store and online payments using a physical card, virtual card or linked digital wallet like Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay or SwatchPAY!

All monthly fees will be charged to your credit card account.

All fees include VAT.

Additional product or service fees may be charged. We'll notify you of these charges before delivering the service.

Any new services or products we introduce may also have a fee. We'll update this guide to include these fees to ensure you always stay informed.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.